Case 11-34717-KLP Doc 1 Filed 07/21/11 Entered 07/21/11 17:44:20 Desc Main Document Page 1 of 50

B1 (Official Form 1)(	4/10)				oarmone		90 ± 0.	00			
		United Eas			ruptcy f Virgini					Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Lewis, Thaddeus Jerone					of Joint De wis, Eller	ebtor (Spouse 1 Sue	e) (Last, First	, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA Ellen Sue Brooks					
Last four digits of Soc (if more than one, state all)  xxx-xx-5802  Street Address of Deb  3827-B Maidens  Powhatan, VA	otor (No. and			:	ZIP Code 23139	Street 382	than one, state (-xx-2079	all)  Joint Debtor  dens Rd.			D. (ITIN) No./Complete EIN  and State):  ZIP Code  23139
County of Residence	or of the Prin	cipal Place of	f Business		23133		y of Reside whatan	ence or of the	Principal Pl	ace of Busin	
Mailing Address of D	ebtor (if diffe	erent from str	eet addres	ss):	ZID Code			of Joint Debt	tor (if differe	nt from stree	,
Location of Principal (if different from stree	Assets of Buset address abo	siness Debtor ove):		Γ	ZIP Code	_					ZIP Code
(Form of	page 2 of this ides LLC and not one of the a	form. LLP) bove entities,	Sing in I Rail Stock	(Check lth Care Bugle Asset Ref 1 U.S.C. § 1 Toad ekbroker amodity Broaring Bank er Tax-Exe (Check box tor is a tax-er Title 26 c	eal Estate as 101 (51B)	e) unization I States	defined "incurr	the 1 er 7 er 9 er 11 er 12	Petition is F	hapter 15 Pe a Foreign N hapter 15 Pe a Foreign N hapter 15 Pe a Foreign N e of Debts k one box)	Under Which one box)  etition for Recognition Main Proceeding etition for Recognition Nonmain Proceeding  Debts are primarily business debts.
Full Filing Fee attact Filing Fee to be paid attach signed applicadebtor is unable to p Form 3A. Filing Fee waiver reattach signed applications.	in installments tion for the cor ay fee except in quested (applic	urt's consideration installments.	individual ion certifyi Rule 1006( 7 individu	ng that the (b). See Officals only). Mu	ial Check i Check i Check i Check i A Check a Check a B A	bebtor is not f: bebtor's aggine less than all applicable a plan is bein acceptances	a small busi regate nonco \$2,343,300 ( e boxes: ng filed with of the plan w	debtor as definess debtor as ontingent liquidamount subject this petition.	defined in 11 lated debts (except to adjustment)	C. § 101(51D U.S.C. § 101(5 cluding debts t on 4/01/13 a	
Statistical/Administr  ■ Debtor estimates t  □ Debtor estimates t there will be no fu	hat funds wil hat, after any inds available	l be available exempt prop	for distri erty is ex	bution to un cluded and	VSB 451 secured cre administrati	<b>30</b> *** ditors.				S SPACE IS F	OR COURT USE ONLY
Estimated Number of  1- 50- 49 99	Creditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets  \$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities  S0 to \$50,001 to \$50,000 \$100,000	5100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Lewis, Thaddeus Jerone Lewis. Ellen Sue (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Eastern District of Virginia (Richmond) 09-30039-KRH 1/05/09 Location Case Number: Date Filed: Where Filed: Eastern District of Virginia (Richmond) 04-38192-DOT 8/30/04 Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Julia B. Adair VSB July 21, 2011 (Date) Signature of Attorney for Debtor(s) Julia B. Adair VSB 45130 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(4/10) Document Page 3 of 50

## **Voluntary Petition**

(This page must be completed and filed in every case)

Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## $\mathbf{X}$ /s/ Thaddeus Jerone Lewis

Signature of Debtor Thaddeus Jerone Lewis

## X /s/ Ellen Sue Lewis

Signature of Joint Debtor Ellen Sue Lewis

Telephone Number (If not represented by attorney)

### July 21, 2011

Date

#### Signature of Attorney\*

### X /s/ Julia B. Adair VSB

Signature of Attorney for Debtor(s)

#### Julia B. Adair VSB 45130

Printed Name of Attorney for Debtor(s)

## Boleman Law Firm, P.C.

Firm Name

P.O. Box 11588 Richmond, VA 23230-1588

Address

## Email: info@bolemanlaw.com

(804) 358-9900 Fax: (804) 358-8704

Telephone Number

#### July 21, 2011

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Lewis, Ellen Sue

Lewis, Thaddeus Jerone

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Eastern District of Virginia

In re	Thaddeus Jerone Lewis Ellen Sue Lewis		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.					
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.					
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.					
Signature of Debtor: /s/ Thaddeus Jerone Lewis Thaddeus Jerone Lewis Date: July 21, 2011					

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Eastern District of Virginia

In re	Thaddeus Jerone Lewis Ellen Sue Lewis		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	§ 109(h)(4) as impaired by reason of mental illness or
1 • `	alizing and making rational decisions with respect to
financial responsibilities.);	
I //	109(h)(4) as physically impaired to the extent of being
<del>-</del>	in a credit counseling briefing in person, by telephone, or
through the Internet.);	in a creat counseling offering in person, by terephone, or
☐ Active military duty in a military c	omhat zone
Trenve initiary daty in a initiary e	omout zone.
± •	administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in	this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Ellen Sue Lewis
<u> </u>	Ellen Sue Lewis
Date: July 21, 2011	

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B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court Eastern District of Virginia

In re	Thaddeus Jerone Lewis,		Case No.	
	Ellen Sue Lewis			
•		Debtors	Chapter	13
			•	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	35,428.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		30,600.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		14,881.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,828.77
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,193.03
Total Number of Sheets of ALL Schedu	iles	16			
	To	otal Assets	35,428.00		
			Total Liabilities	45,481.00	

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Form 6 - Statistical Summary (12/07)

## United States Bankruptcy Court Eastern District of Virginia

In re	Thaddeus Jerone Lewis,	Case No		
	Ellen Sue Lewis			
_		Debtors	Chapter	13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	8,209.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	8,209.00

## State the following:

Average Income (from Schedule I, Line 16)	4,828.77
Average Expenses (from Schedule J, Line 18)	4,193.03
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,130.08

## State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		3,275.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		14,881.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		18,156.00

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B6A (Official Form 6A) (12/07)

In re	Thaddeus Jerone Lewis,	Case No.
	Ellen Sue Lewis	

Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Thaddeus Jerone Lewis,	Case No	
	Ellen Sue Lewis		

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

		, ,		• •
	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	1.00
2.	Checking, savings or other financial	Checking Account with Virginia Credit Union	J	50.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings Account with Virginia Credit Union	J	1.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit	Н	1,350.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods: kitchen utensils, decorative items, linens and small appliances, washer(s), dryer(s), computer(s), printer(s), refrigerator(s), range(s), microwave(s), 4 television(s), VCR(s), DVD Player(s), lawnmower, end table(s), 4 bedroom set(s), vacuum(s),.	J	5,000.00
		Purchase Money Secured- couch, kitchen table & chairs, bedroom set	-	200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Clothing	-	500.00
7.	Furs and jewelry.	Wedding and Engagement Rings	J	200.00
		Miscellaneous Costume Jewelry	J	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	Xbox/Wii	-	200.00

Sub-Total >	8,002.00
(Total of this page)	

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	re Thaddeus Jerone Lewis, Ellen Sue Lewis			Case No	
		SCHED	Debtors  OULE B - PERSONAL PROPE  (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debto including tax refunds. Give particula	or <b>X</b> rs.			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
				Sub-Tot	al > <b>0.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Thaddeus Jerone Lewis,	Case No.
	Fllan Sua Lawis	

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	- 1	roceeds within six months of filing of bankruptcy petition from life insurance, property settlement, or any decedent's estate.	-	1.00
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	20	002 Lexus LS430 with approximately 162,000 miles	<b>.</b>	15,125.00
	other vehicles and accessories.		006 Nissan Altima with approximately 123,000 iles	-	12,300.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
				CL. T.	27.426.00
			(Total	Sub-Tota of this page)	al > <b>27,426.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Thaddeus Jerone Lewis,	Case No.
	Ellen Sue Lewis	

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 0.00 | | (Total of this page) | | Total > 35,428.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/10)

In re	Thaddeus Jerone Lewis,	Case No.
	Fllen Sue Lewis	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte
□ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 II S C 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on hand	Va. Code Ann. § 34-4	1.00	1.00
Checking, Savings, or Other Financial Accounts, C Checking Account with Virginia Credit Union	Certificates of Deposit  Va. Code Ann. § 34-4	50.00	50.00
Savings Account with Virginia Credit Union	Va. Code Ann. § 34-4	1.00	1.00
Security Deposits with Utilities, Landlords, and Otl Security Deposit	<u>ners</u> Va. Code Ann. § 34-4	1,350.00	1,350.00
Household Goods and Furnishings Household goods: kitchen utensils, decorative items, linens and small appliances, washer(s), dryer(s), computer(s), printer(s), refrigerator(s), range(s), microwave(s), 4 television(s), VCR(s), DVD Player(s), lawnmower, end table(s), 4 bedroom set(s), vacuum(s),.	Va. Code Ann. § 34-26(4a)	5,000.00	5,000.00
Purchase Money Secured- couch, kitchen table & chairs, bedroom set	Va. Code Ann. § 34-4	200.00	200.00
Wearing Apparel Clothing	Va. Code Ann. § 34-26(4)	500.00	500.00
<u>Furs and Jewelry</u> Wedding and Engagement Rings	Va. Code Ann. § 34-26(1a)	200.00	200.00
Miscellaneous Costume Jewelry	Va. Code Ann. § 34-4	500.00	500.00
Firearms and Sports, Photographic and Other Hob Xbox/Wii	by Equipment Va. Code Ann. § 34-4	200.00	200.00
Other Contingent and Unliquidated Claims of Ever Proceeds within six months of filing of bankruptcy petition from life insurance, property settlement, or any decedent's estate.	<u>y Nature</u> Va. Code Ann. § 34-4	1.00	1.00
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Lexus LS430 with approximately 162,000 miles	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	1.00 1.00	15,125.00
2006 Nissan Altima with approximately 123,000 miles	Va. Code Ann. § 34-26(8)	300.00	12,300.00

Total:	8.305.00	35.428.00

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B6D (Official Form 6D) (12/07)

In re	Thaddeus Jerone Lewis,
	Ellon Que Lawie

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C D E B T C R	ء ا د	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	DZLLGDLDA	D L O P U F U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Unknown			2006	٦ [	DAHED			
HSBC Auto Finance k/n/a Santander Consumer USA PO Box 961245 Fort Worth, TX 76161-1245		J	PMSI 2006 Nissan Altima with approximately 123,000 miles		ם			
	4	1	Value \$ 12,300.00				12,000.00	0.00
Account No.  Santander Consumer USA Attn: Bankruptcy Department PO Box 560284 Dallas, TX 75356-0284			Representing: HSBC Auto Finance				Notice Only	
			Value \$	1				
Account No. Unknown  Tidewater Finance RE: Bankruptcy P.O. Box 13306 Chesapeake, VA 23325		J	PMSI  Purchase Money Secured- couch, kitchen table & chairs, bedroom set					
			Value \$ 200.00	1			600.00	400.00
Account No.  WFDS/WDS 23 Pasteur Irvine, CA 92718		-	7/2007  PMSI  2002 Lexus LS430 with approximately 162,000 miles					
			Value \$ 15,125.00	1			18,000.00	2,875.00
continuation sheets attached	_			Subt			30,600.00	3,275.00
	Total (Report on Summary of Schedules)							3,275.00

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B6E (Official Form 6E) (4/10)

In re	Thaddeus Jerone Lewis,	Case No
	Ellen Sue Lewis	

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Thaddeus Jerone Lewis, Ellen Sue Lewis		Case No	
		Debtors	•,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBHOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UZL-QU-DAHED	DISPUTED	AMOUNT OF CLAIM
Account No. Unknown			Unknown	ŢΪ	Ť		
Cooke Keith 1251 Tappahnnock Blvd Tappahannock, VA 22560		н	Judgment		D		3,605.00
Account No. Unknown			2011	T			
Dish Network Main Office 9601 S. Meridian Blvd. Englewood, CO 80112		J	Account Balance				343.00
Account No. BankBankofa-23			2010	Т			
ECMC 1 Imation Place Saint Paul, MN 55128		н	Student Loan				
							8,209.00
Account No.  GC Services P.O. Box 36769 Re: ECMC Houston, TX 77236			Representing: ECMC				Notice Only
continuation sheets attached			(Total of t	Subt			12,157.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thaddeus Jerone Lewis,	Case No.
	Ellen Sue Lewis	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				_			
CREDITOR'S NAME,	Ç	Ηu	sband, Wife, Joint, or Community	Ϊč	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Unknown			2010	T	ΙF		
Frank M. Feibelman Atty Re; Carolyn Williams, Trustee 5206 Markel Rd. Richmond, VA 23230		J	Warrant In Debt		D		Unknown
Account No. <b>756</b>			06/08				
Homefurnishings 5324 Virginia Beach Blvd Virginia Beach, VA 23462		w	Account Balance				364.00
Account No. Unknown			11/10	T	T		
Jamestowne Builders Inc. 3731 Darby Avenue Midlothian, VA 23113		J	Judgment				1,700.00
Account No. Unknown			2011				
Roundup Funding, L.L.C. MS 550 PO Box 91121 SEATTLE, WA 98111-9221		J	Account Balance				1.00
Account No. Unknown	$\vdash$	t	2008	$\vdash$	$\vdash$	$\vdash$	
T-Mobile Re: Bankruptcy P.O. Box 37380 Albuquerque, NM 87176-7380		w	Judgment				508.00
Sheet no. 1 of 2 sheets attached to Schedule of				Sub	tota	.1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	2,573.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thaddeus Jerone Lewis,	Case No.
	Ellen Sue Lewis	

## Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	U	С	5	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU LD	I S P L T E C	S	AMOUNT OF CLAIM
Account No.				<b>]</b>	A T E		Ī	
CRED MGMT 4200 International Pkwy Re: T-Mobile Carrollton, TX 75007			Representing: T-Mobile		Ė D			Notice Only
Account No. Unknown			2008	1		T	7	
Verizon VA 500 Technology Drive Saint Charles, MO 63304		w	Account Balance					
								151.00
Account No. Unknown	T		2008	T	T	t	1	
Wilshire Credit Corporation Re: Bankruptcy PO Box 8517 Portland, OR 97207-8517		J	Account Balance					
Portialia, OK 97207-6517								Unknown
Account No.								
Account No.								
Sheet no. 2 of 2 sheets attached to Schedule of	•			Subi				151.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				<b>'</b>	
			(Report on Summary of So		Γota dule		,	14,881.00

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B6G (Official Form 6G) (12/07)

In re	Thaddeus Jerone Lewis,	Case No.
	Ellen Sue Lewis	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 11-34717-KLP Doc 1 Filed 07/21/11 Entered 07/21/11 17:44:20 Desc Main Document Page 22 of 50

B6H (Official Form 6H) (12/07)

In re	Thaddeus Jerone Lewis,	Case No.
	Ellen Sue Lewis	

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Thaddeus Jerone Lewis Ellen Sue Lewis		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR A	ND SP	OUSE		
Married	RELATIONSHIP(S):  Daughter  Son  Daughter	AC	11	years years ears		
<b>Employment:</b>	DEBTOR			SPOUSE		
Occupation	Mixer Operator	Zone Su	pervi	sor		
Name of Employer	Mechanicsville Concrete, LLC	Wal-Mar	:			
How long employed	Since 5/27/07	9 years				
	PO Box 2004 Midlothian, VA 23113	702 SW	8th St	rch Team treet IR 72716-0100		
INCOME: (Estimate of average or p	rojected monthly income at time case filed)			DEBTOR		SPOUSE
1. Monthly gross wages, salary, and o	commissions (Prorate if not paid monthly)		\$	3,466.41	\$	2,679.06
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	3,466.41	\$_	2,679.06
4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social secur			\$	433.33	\$	404.41
b. Insurance			\$	335.40	\$	103.98
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify): Chilc	l support		\$	224.99	\$	0.00
			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DED	UCTIONS		\$	993.72	\$	508.39
6. TOTAL NET MONTHLY TAKE	HOME PAY		\$	2,472.69	\$	2,170.67
7. Regular income from operation of	business or profession or farm (Attach detailed stat	tement)	\$	0.00	\$	0.00
8. Income from real property	•		\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
dependents listed above	t payments payable to the debtor for the debtor's use	e or that of	\$	0.00	\$	0.00
11. Social security or government ass (Specify):	sistance		\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income (Specify): Federal and St	ate Tax Refunds Amortized		\$	185.41	\$ <u></u>	0.00
			\$ <u> </u>	0.00	\$_	0.00
14. SUBTOTAL OF LINES 7 THRO	OUGH 13		\$_	185.41	\$	0.00
15. AVERAGE MONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)		\$_	2,658.10	\$_	2,170.67
16. COMBINED AVERAGE MONT	THLY INCOME: (Combine column totals from line	e 15)		\$	4,828	.77

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Thaddeus Jerone Lewis Ellen Sue Lewis		Case No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debexpenditures labeled "Spouse."	tor's spouse manitains a sepa	rate nousenoid.	Complete a separate	
1. Rent or home mortgage payment (include lot rent			\$	1,350.00
a. Are real estate taxes included?		No <b>X</b>		
b. Is property insurance included?	Yes	No <b>X</b>		
2. Utilities: a. Electricity and heating fuel			\$	200.00
b. Water and sewer			\$	0.00
c. Telephone	Attachment		\$	0.00
d. Other See Detailed Expense	Attachment		<del></del>	375.00 0.00
3. Home maintenance (repairs and upkeep) 4. Food			\$	900.00
5. Clothing			φ	100.00
6. Laundry and dry cleaning			ф •	35.00
7. Medical and dental expenses			\$ <del></del>	52.00
8. Transportation (not including car payments)			\$ <del></del>	410.00
9. Recreation, clubs and entertainment, newspapers,	magazines, etc.		\$	150.00
10. Charitable contributions			\$	0.00
11. Insurance (not deducted from wages or included	in home mortgage payments	)		
a. Homeowner's or renter's		,	\$	0.00
b. Life			\$	0.00
c. Health			\$	0.00
d. Auto			\$	182.70
e. Other			\$	0.00
12. Taxes (not deducted from wages or included in	nome mortgage payments)			
(Specify) Personal Property			\$	58.33
13. Installment payments: (In chapter 11, 12, and 13	cases, do not list payments t	o be included in	the	
plan)				
a. Auto			\$	0.00
b. Other			\$	0.00
c. Other			\$	0.00
14. Alimony, maintenance, and support paid to other			\$	0.00
15. Payments for support of additional dependents r			\$	0.00
16. Regular expenses from operation of business, pr	ofession, or farm (attach deta	iled statement)	\$	0.00
17. Other See Detailed Expense Attachment			\$	380.00
18. AVERAGE MONTHLY EXPENSES (Total lin	es 1-17 Report also on Sumi	nary of Schedule	es and, \$	4,193.03
if applicable, on the Statistical Summary of Certain				.,
19. Describe any increase or decrease in expenditur			vear	
following the filing of this document:	anti-orpated to c		, - <del></del>	
20. STATEMENT OF MONTHLY NET INCOME				
a. Average monthly income from Line 15 of Sche	dule I		\$	4,828.77
<ul><li>a. Average monthly income from Line 13 of Sche</li><li>b. Average monthly expenses from Line 18 above</li></ul>			\$ <del></del>	4,193.03
c. Monthly net income (a. minus b.)			\$	635.74

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B6J (Official Form 6J) (12/07)

Thaddeus Jerone Lewis
n re Ellen Sue Lewis

Case No.	

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

## **Detailed Expense Attachment**

## **Other Utility Expenditures:**

Cable	\$	82.00
Cell Phone	<del></del>	250.00
Trash	\$	43.00
Total Other Utility Expenditures	\$	375.00

## **Other Expenditures:**

Heimande and Barrand One amino	Φ.	75.00
Haircuts and Personal Grooming	\$	75.00
Miscellaneous Expense	\$	150.00
School Supplies and activities	\$	75.00
School lunches	\$	80.00
Total Other Expenditures	\$	380.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Eastern District of Virginia**

In re	Thaddeus Jerone Lewis Ellen Sue Lewis			
		Debtor(s)	Chapter	13

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consistin sheets, and that they are true and correct to the best of my knowledge, information, and belief.				18
Date	July 21, 2011	Signature	/s/ Thaddeus Jerone Lewis Thaddeus Jerone Lewis Debtor	
Date	July 21, 2011	Signature	/s/ Ellen Sue Lewis Ellen Sue Lewis	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/10)

## United States Bankruptcy Court Eastern District of Virginia

In re	Thaddeus Jerone Lewis Ellen Sue Lewis		Case No.	
		Debtor(s)	Chapter	13

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$35,000.00	2011 Employment Income
\$43,000.00	2010 Employment Income
\$40,000.00	2009 Employment Income

COLIDCE

AMOUNT

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS

PAID OR VALUE OF TRANSFERS

AMOUNT

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
2115 Family Trust v. Creative Real Estate
Investors, LLC, Thaddeus Lewis, and Ellen
Lewis

NATURE OF PROCEEDING WID (?) COURT OR AGENCY AND LOCATION Henrico County GDC STATUS OR DISPOSITION pending 8/1/2011

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

## 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$455.00 - Legal Fees

Boleman Law Firm 2104 Laburnum Avenue Ste 201 Richmond, VA 23230-1588

\$274.00 - Bankruptcy Court

Boleman Law Firm 2104 Laburnum Avenue Ste 201

Filing Fee

Richmond, VA 23230-1588

\$45.00 - Credit Counseling

Boleman Law Firm 2104 Laburnum Avenue Ste 201 Richmond, VA 23230-1588

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS** 

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 21, 2011	Signature	/s/ Thaddeus Jerone Lewis	
		•	Thaddeus Jerone Lewis	
			Debtor	
Date	July 21, 2011	Signature	/s/ Ellen Sue Lewis	
		•	Ellen Sue Lewis	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form B203

2005 USBC, Eastern District of Virginia

## **United States Bankruptcy Court Eastern District of Virginia**

In	Thaddeus Jerone Lewis In re Ellen Sue Lewis	Case N	Jo
	Debtor(s)	Chapte	
	DISCLOSURE OF COMPENSATION OF AT	TORNEY FOR	DEBTOR(S)
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that compensation paid to me, for services rendered or to be rendered on behalf of bankruptcy case is as follows:		
	For legal services, I have agreed to accept	\$	3,000.00
	Prior to the filing of this statement I have received		455.00
	Balance Due		2,545.00
2.	2. \$ <b>274.00</b> of the filing fee has been paid.		
3.	3. The source of the compensation paid to me was:		
	$\blacksquare$ Debtor $\square$ Other (specify)		
4.	4. The source of compensation to be paid to me is:		
	$\blacksquare$ Debtor $\square$ Other (specify)		
5.	5. I have not agreed to share the above-disclosed compensation with any other po	erson unless they are m	nembers and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation with a person or person of the agreement, together with a list of the names of the people sharing		
6.	6. In return for the above-disclosed fee, I have agreed to render legal service for all a a. Analysis of the debtor's financial situation, and rendering advice to the debtor b. Preparation and filing of any petition, schedules, statement of affairs and plan c. Representation of the debtor at the meeting of creditors and confirmation hearid. Other provisions as needed: Subject to the terms of Paragraph 7, the Boleman Law Firm, P.C. as bankruptcy case until entry of an order of withdrawal or substitution Representation may be provided by any or all attorneys of the Bole	in determining whether which may be required ing, and any adjourned grees to represent on of counsel, disch	r to file a petition in bankruptcy; ; hearings thereof;  Debtor(s) throughout this harge or dismissal.
7.	7. By agreement with the debtor(s), the above-disclosed fee does not include the following separation of Debtor(s) in any adversary proceedings: avoidary		sed liens: ohtaining remedies or

btor(s) in any adversary proceedings; avoidance of any undisclosed liens; obtaining **l** enforcement of rights based upon non-bankruptcy law; or representation in any forum outside of the U.S. Bankruptcy Court are specifically excluded. The Fees and Costs Agreement between the Boleman Law Firm, P.C. and Debtor(s) is neither a "flat fee" agreement nor a "maximum fee" agreement. The Boleman Law Firm reserves the right to seek compensation in excess of the fee requested in Paragraph 1, where the fees for services provided to Debtor(s) exceed the above stated amount, based upon the hours of services provided multiplied by the hourly billing rate as set forth in the Fees and Costs Agreement between the Boleman Law Firm and Debtor(s) and such services are billable at either the contractual or current rates as provided by that Agreement. Costs advanced by the Boleman Law Firm are the liability of Debtor(s) and, upon order of the Court, shall be reimbursed to the firm.

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Form B203 - Continued

### CERTIFICATION

2005 USBC, Eastern District of Virginia

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

July 21, 2011

Date

/s/ Julia B. Adair VSB

Julia B. Adair VSB 45130

Signature of Attorney

Boleman Law Firm, P.C.

Name of Law Firm P.O. Box 11588 Richmond, VA 23230-1588 (804) 358-9900 Fax: (804) 358-8704

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$3,000 (For all Cases Filed on or after 10/17/2005)

NOTICE TO DEBTOR(S) AND STANDING TRUSTEE PURSUANT TO INTERIM PROCEDURE 2016-1(C)(7)

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

### PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically.

July 21, 2011/s/ Julia B. Adair VSBDateJulia B. Adair VSB 45130Signature of Attorney

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Form B 201A, Notice to Consumer Debtor(s)

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Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

# United States Bankruptcy Court Eastern District of Virginia

In re	Thaddeus Jerone Lewis Ellen Sue Lewis		Case No.	
		Debtor(s)	Chapter	13

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

### **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Thaddeus Jerone Lewis Ellen Sue Lewis	X _	s/ Thaddeus Jerone Lewis	July 21, 2011
Printed Name(s) of Debtor(s)	- :	Signature of Debtor	Date
Case No. (if known)	X	s/ Ellen Sue Lewis	July 21, 2011
	-	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## **United States Bankruptcy Court** Eastern District of Virginia

In re	Ellen Sue Lewis	Case No.		
		Debtor(s)	Chapter	13

#### **COVER SHEET FOR LIST OF CREDITORS**

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on computer diskette, by a typed hard copy in scannable format, with Request for Waiver attached, or uploaded by Electronic Case Filing is a true, correct and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the Bankruptcy Rules are not used for mailing purposes.

creditor listing for all mailings, and (3) that the various schedules and statements required by the Master mailing list of creditors submitted via: (a) computer diskette listing a total of creditors; or (b) scannable hard copy, with Request for Waiver attached, consisting of pages, listing a total of creditors; or (c) X uploaded via Electronic Case Filing a total of 17 creditors. /s/ Thaddeus Jerone Lewis Date: July 21, 2011 **Thaddeus Jerone Lewis** Signature of Debtor /s/ Ellen Sue Lewis Date: July 21, 2011 **Ellen Sue Lewis** Signature of Debtor [Check if applicable] Creditor(s) with

foreign addresses included on disk/hard copy.

[diskcs ver. R-05/23/00]

Office of the US Trustee 701 E. Broad Street Room 4304 Richmond, VA 23219

Cooke Keith 1251 Tappahnnock Blvd Tappahannock, VA 22560

CRED MGMT 4200 International Pkwy Re: T-Mobile Carrollton, TX 75007

Dish Network Main Office 9601 S. Meridian Blvd. Englewood, CO 80112

ECMC 1 Imation Place Saint Paul, MN 55128

Frank M. Feibelman Atty Re; Carolyn Williams, Trustee 5206 Markel Rd. Richmond, VA 23230

GC Services
P.O. Box 36769
Re: ECMC
Houston, TX 77236

Homefurnishings 5324 Virginia Beach Blvd Virginia Beach, VA 23462

HSBC Auto Finance k/n/a Santander Consumer USA PO Box 961245 Fort Worth, TX 76161-1245

Jamestowne Builders Inc. 3731 Darby Avenue Midlothian, VA 23113

Roundup Funding, L.L.C. MS 550 PO Box 91121 SEATTLE, WA 98111-9221

Santander Consumer USA Attn: Bankruptcy Department PO Box 560284 Dallas, TX 75356-0284

T-Mobile Re: Bankruptcy P.O. Box 37380 Albuquerque, NM 87176-7380

Tidewater Finance RE: Bankruptcy P.O. Box 13306 Chesapeake, VA 23325

Verizon VA 500 Technology Drive Saint Charles, MO 63304

WFDS/WDS 23 Pasteur Irvine, CA 92718

Wilshire Credit Corporation Re: Bankruptcy PO Box 8517 Portland, OR 97207-8517

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B22C (Official Form 22C) (Chapter 13) (12/10)

In re	Thaddeus Jerone Lewis Ellen Sue Lewis	According to the calculations required by this statement:  The applicable commitment period is 3 years.
a	Debtor(s)	☐ The applicable commitment period is 5 years.
Case N	umber: (If known)	☐ Disposable income is determined under § 1325(b)(3).
	(II KIIOWII)	■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME					
1	Marital/filing status. Check the box that applies and complete the balance of this a.   Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-1	•	men	t as directed.		
	b. Married. Complete both Column A ("Debtor's Income") and Column B	("Spouse's Incon	ne'')	for Lines 2-10		
	All figures must reflect average monthly income received from all sources, derive calendar months prior to filing the bankruptcy case, ending on the last day of the			Column A		Column B
	the filing. If the amount of monthly income varied during the six months, you mu			Debtor's		Spouse's
	six-month total by six, and enter the result on the appropriate line.		Income		Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$	3,470.11	\$	2,659.97
3	Income from the operation of a business, profession, or farm. Subtract Line be enter the difference in the appropriate column(s) of Line 3. If you operate more the profession or farm, enter aggregate numbers and provide details on an attachment number less than zero. Do not include any part of the business expenses entered a deduction in Part IV.					
	Debtor	Spouse				
	a. Gross receipts \$ 0.00 \$	0.00				
	b. Ordinary and necessary business expenses \$ 0.00 \$ c. Business income Subtract Line b from Line a	0.00	\$	0.00	¢.	0.00
4	the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do n</b> part of the operating expenses entered on Line b as a deduction in Part IV.  Debtor					
4	a. Gross receipts S Debtor \$ 0.00 \$	Spouse <b>0.00</b>				
	b. Ordinary and necessary operating expenses \$ 0.00 \$	0.00				
	c. Rent and other real property income Subtract Line b from Line a		\$	0.00	\$	0.00
5	Interest, dividends, and royalties.		\$	0.00	\$	0.00
6	Pension and retirement income.		\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a regular basis, for the hot expenses of the debtor or the debtor's dependents, including child support pa purpose. Do not include alimony or separate maintenance payments or amounts debtor's spouse. Each regular payment should be reported in only one column; if listed in Column A, do not report that payment in Column B.	\$	0.00	\$	0.00	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of However, if you contend that unemployment compensation received by you or yo benefit under the Social Security Act, do not list the amount of such compensation or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$	0.00	\$	0.00	\$	0.00

9	Income from all other sources. Specify source on a separate page. Total and enter on Line 9. maintenance payments paid by your spouse, separate maintenance. Do not include any be payments received as a victim of a war crime, or international or domestic terrorism.	Do not include alimony but include all other pa enefits received under the	y or separate yments of alimony or e Social Security Act or				
	international of domestic terrorism.	Debtor	Spouse				
	a. b.	\$	\$	\$ 0.0	0   \$	0.00	
10	Subtotal. Add Lines 2 thru 9 in Column A, and		1 '				
	in Column B. Enter the total(s).  Total If Column B has been completed, add I.	ine 10 Column A to I in	e 10 Column R and enter	\$ 3,470.1	1   \$	2,659.97	
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.						
	Part II. CALCULATI	ION OF § 1325(b)(4	4) COMMITMENT	PERIOD			
12	Enter the amount from Line 11				\$	6,130.08	
13	Marital Adjustment. If you are married, but a calculation of the commitment period under § enter on Line 13 the amount of the income liste the household expenses of you or your depende income (such as payment of the spouse's tax lia debtor's dependents) and the amount of income on a separate page. If the conditions for entering a.  b. c.	1325(b)(4) does not requed in Line 10, Column Bents and specify, in the liability or the spouse's supedevoted to each purpose	ire inclusion of the income that was NOT paid on a re- nes below, the basis for ex- port of persons other than e. If necessary, list additio	of your spouse, gular basis for cluding this the debtor or the			
	Total and enter on Line 13				\$	0.00	
14	Subtract Line 13 from Line 12 and enter the result.						
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.						
16	<b>Applicable median family income.</b> Enter the information is available by family size at www.						
	a. Enter debtor's state of residence:	<b>VA</b> b. Enter de	btor's household size:	5	\$	94,490.00	
17	<ul> <li>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</li> <li>■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</li> <li>□ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</li> </ul>						
	Part III. APPLICATION OF	§ 1325(b)(3) FOR DET	ERMINING DISPOSAB	LE INCOME			
18	Enter the amount from Line 11.				\$	6,130.08	
19	Marital Adjustment. If you are married, but a any income listed in Line 10, Column B that w debtor or the debtor's dependents. Specify in the payment of the spouse's tax liability or the spoudependents) and the amount of income devoted separate page. If the conditions for entering thing a.  b. c.  Total and enter on Line 19.	ras NOT paid on a regula ne lines below the basis for use's support of persons of the ach purpose. If neces	r basis for the household e or excluding the Column B other than the debtor or the essary, list additional adjus	expenses of the income(such as debtor's	\$	0,00	
20	Current monthly income for § 1325(b)(3). Su	abtract Line 19 from Line	e 18 and enter the result.		Φ	6 130 08	

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 a enter the result.							\$	73,560.96
22	Applic	able median family incom	e. Enter the amount from	m Lin	e 16.			\$	94,490.00
23	<ul> <li>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</li> <li>□ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is deter 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</li> <li>■ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Part VII of this statement.</li> </ul>							t detern	mined under §
		Part IV. CA	ALCULATION (	)F I	EDU	CTIONS FR	OM INCOME		
		Subpart A: Do	eductions under Star	ndar	ds of th	e Internal Reve	nue Service (IRS)		
24A	Enter is applica bankru	al Standards: food, appar in Line 24A the "Total" amount ible number of persons. (To ptcy court.) The applicable in federal income tax return,	ount from IRS National his information is availa number of persons is th	Stand ble at e nun	ards for www.unber tha	Allowable Living sdoj.gov/ust/ or frot would currently be	Expenses for the om the clerk of the se allowed as exemptions	\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	Perso	ns under 65 years of age		Pers	ons 65	years of age or old	ler		
	a1.	Allowance per person		a2.	Allowance per person				
	b1.	Number of persons		b2.	Numb	er of persons			
	c1.	Subtotal		c2.	Subtot	al		\$	
25A	Utilitie availab the nur	Standards: housing and uses Standards; non-mortgage le at www.usdoj.gov/ust/ on that would currently buttional dependents whom you	expenses for the applicate r from the clerk of the be allowed as exemptions	able c ankru	ounty a	nd family size. (Thurt). The applicable	nis information is e family size consists of	\$	
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.  a. IRS Housing and Utilities Standards; mortgage/rent expense  b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47  c. Net mortgage/rental expense  Subtract Line b from Line a.						this information is family size consists of arn, plus the number of fonthly Payments for any e result in Line 25B. <b>Do</b>	\$	
26	25B do Standa	Standards: housing and ut bes not accurately compute rds, enter any additional an tion in the space below:	the allowance to which	you a	re entitl	ed under the IRS H	Iousing and Utilities		

27A	Local Standards: transportation; vehicle operation/public transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expense included as a contribution to your household expenses in Line 7. □ 0 If you checked 0, enter on Line 27A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/o	\$				
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public Tr Standards: Transportation. (This amount is available at <a href="https://www.usdoj.go.court.">www.usdoj.go.court.</a> )	expense. If you pay the operating expenses you are entitled to an additional deduction for ransportation" amount from the IRS Local	\$			
28	the result in Line 28. <b>Do not enter an amount less than zero.</b>					
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 c. Net ownership/lease expense for Vehicle 1	\$ Subtract Line b from Line a.	\$			
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.  [a. IRS Transportation Standards, Ownership Costs					
30	Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sales	come taxes, self employment taxes, social	\$			
31	Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluntary deductions for employment are required for your employment, such as mandatory uniform costs.	retirement contributions, union dues, and	\$			
32	Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$			
33	Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.		\$			
34	Other Necessary Expenses: education for employment or for a phythetotal average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged depoproviding similar services is available.	ion that is a condition of employment and for	\$			
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. <b>Do</b>		\$			
36	Other Necessary Expenses: health care. Enter the total average mo health care that is required for the health and welfare of yourself or yoursurance or paid by a health savings account, and that is in excess of include payments for health insurance or health savings accounts	our dependents, that is not reimbursed by the amount entered in Line 24B. <b>Do not</b>	s			

37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$				
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$				
	Subpart B: Additional Living Expense Deductions					
	Note: Do not include any expenses that you have listed in Lines 24-37					
	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
39	a. Health Insurance \$					
	b. Disability Insurance \$					
	c. Health Savings Account \$					
	Total and enter on Line 39	\$				
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$					
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.					
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$				
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$				
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$				
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.	\$				

		Subpart C: Deductions for De	bt Payment			
Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.						
	Name of Creditor Property Securing the Debt Average Monthly include taxes Payment or insurance					
	a.		\$ Total: Add Line	□yes □no	\$	
48	mary residence, a you may include in dition to the would include any my such amounts in					
	Name of Creditor a.	Property Securing the Debt	1/60th c	of the Cure Amount		
	u.		Ψ	Total: Add Lines	\$	
49	priority tax, child support and a not include current obligation:	ity claims. Enter the total amount, divided limony claims, for which you were liable at s, such as those set out in Line 33.  Denses. Multiply the amount in Line a by the c.	the time of your ba	nnkruptcy filing. <b>Do</b>	\$	
50	a. Projected average monthly Chapter 13 plan payment. \$					
51	<b>Total Deductions for Debt Pay</b>	rment. Enter the total of Lines 47 through 5	0.		\$	
	•	Subpart D: Total Deductions f	rom Income			
52	Total of all deductions from in	come. Enter the total of Lines 38, 46, and 5			\$	
	Part V. DETER	RMINATION OF DISPOSABLE I	NCOME UNI	DER § 1325(b)(2	2)	
53		• Enter the amount from Line 20.		-	\$	
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.					
55		ns. Enter the monthly total of (a) all amount fied retirement plans, as specified in § 541(b) specified in § 362(b)(19).			f \$	
56	Total of all deductions allowed	l under § 707(b)(2). Enter the amount from	Line 52.		\$	

	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.						
57			cial circumstances	<u> </u>		nt of Expense	
	a.			5	5		
	b.			5	5		
	c.			5	5		
				7	Γotal:	Add Lines	\$
58	Total adjus	stments to	determine disposable inco	<b>ne.</b> Add the amounts on Lir	nes 54	, 55, 56, and 57 and enter the	
50	result.		•			, , ,	\$
59	Monthly D	isposable	Income Under § 1325(b)(2)	• Subtract Line 58 from Lin	e 53 a	and enter the result.	\$
			Part VI. AD	DITIONAL EXPENS	E C	LAIMS	·
60	707(b)(2)(A each item.	)(ii)(I). I	f necessary, list additional so expenses.			S	
	<u>                                     </u>			Part VII. VERIFICATION			
61	I declare un must sign.)	•		tion provided in this stateme	nt is t	rue and correct. (If this is a join  /s/ Thaddeus Jerone Lewis  (Debtor)  /s/ Ellen Sue Lewis	
				<u>_</u>		Ellen Sue Lewis	

(Joint Debtor, if any)

## **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 01/01/2011 to 06/30/2011.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Mechanicsville Concrete

Year-to-Date Income:

Total Year-to-Date Income: \$20,820.68 from check dated 6/30/2011

Average Monthly Income: \$3,470.11.

B22C (Official Form 22C) (Chapter 13) (12/10)

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## **Current Monthly Income Details for the Debtor's Spouse**

## **Spouse Income Details:**

Income for the Period 01/01/2011 to 06/30/2011.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Wal-Mart

Year-to-Date Income:

Total Year-to-Date Income: \$15,959.80 from check dated 6/30/2011

Average Monthly Income: \$2,659.97.